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AMENDMENT TO THE CLAIMS

1. (currently amended) An account management system for applying statistically based automated decision making to relevant account management areas, comprising:

a central data center, comprising:

one or more scoring and decision functionality/predictive models for generating decisions;

report records used for testing purposes, said reports generated for most decision areas, wherein said report records contain all account management actions and other information on each account through-out a cycle by a calling program called to compute a new behavior score, sort accounts into treatment groups, and return set of actions, and wherein said report records are input to client systems;

a data warehouse that facilitates the use of said scoring and decision models;

an integratable interface module for facilitating exchange of informational data with said central data center;

a secure Internet Web site; and

an end user client comprising a facility embodied in a personal computer platform for interaction with said central data center to exchange information between said central data center and said client via said secure Internet Web site, to manage database files and control settings that are uploaded to a host system from said client for processing, and to execute applications at said client which comprise a graphical front-end for graphical views of strategies, strategic portfolio assignments, and scorecard data;

wherein all account management processing is performed at said central data center; and

wherein said cycle comprises a processing order, comprising:

assigning an account to a strategic portfolio;

assigning strategy IDs for decision areas;

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calculating a behavior score;
reviewing an account for credit line actions;
reviewing said account for delinquent actions;
reviewing said account for overlimit actions;
writing to a report record files; and returning actions and other data to said
calling program.

2. (original) The system of Claim 1, wherein said central data center further comprises:

an account management engine.

3. (previously presented) The system of Claim 2, wherein said account management engine comprises any of:

a delinquent collections mechanism that reduces delinquencies and that uses collections resources more efficiently by assessing accounts in order of their risk and then queuing them for action accordingly;

a usage limit management mechanism that improves end user profits by expanding usage while controlling risk by allowing an end user to determine whether to assign or adjust usage limits based upon each customer's credit risk;

an authorizations management mechanism that reduces an end user's risk of losses by reviewing account status to determine whether high risk accounts should be hotlined or blocked; and

a marketing communications mechanism that effectively targets cross-sell products and retention of customers efforts to maximize end user revenue and minimize risk and churn.

Claims 4-7 (canceled)

8. (original) The system of Claim 2, wherein said account management engine further comprises:

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strategies and strategic portfolio assignments, wherein a strategy is a plan for assigning an account to a specific scenario, or action for treatment, and wherein said strategic portfolios comprise groups of accounts that can be managed collectively because they share common characteristics.

9. (original) The system of Claim 8, wherein said account management engine further comprises:

means for providing an end user with the ability to compare competing strategies in a statistically valid way so that said end user can determine which strategy produces the best results.

Claims 10 and 11 (canceled)

12. (previously presented) The system of Claim 1, wherein said graphical front-end further comprises:

means for allowing an end user to view scorecard assignments;
and comprises any of:

means for allowing an end user to update existing
scorecards; and

means for allowing an end user to add new scorecards.

13. (original) The system of Claim 2, comprising at least one account, wherein each account has a two-digit number between 00 and 99, which is a random digit or a test digit assigned by said account management engine when said account is opened or brought into said account management engine.

14. (original) The system of Claim 13, further comprising:

a strategy assignment mechanism for linking strategies to one or more random digit groups for each strategic portfolio or SPID.

15. (original) The system of Claim 1, further comprising:

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at least one decision area for applying separate strategies for each key process that influences the profitability of a portfolio.

16. (original) The system of Claim 15, wherein an end user may exclude categories of accounts from behavior scoring and each decision area.

17. (original) The system of Claim 15, wherein entry into each decision area is triggered by a primary event.

18. (original) The system of Claim 8, further comprising:

at least one strategy key for sorting accounts into groups that receive different treatments.

19. (original) The system of Claim 8, further comprising:

at least one strategy tree with which an end user can separate accounts into tightly defined treatment groups and take actions that balance revenue and risk.

20. (original) The system of Claim 8, further comprising:

at least one scenario assigned to each treatment group in a strategy;
wherein said action comprises any of a simple action and a complex action.

21. (original) The system of Claim 20, wherein a simple action can be to take no action at all, and wherein a complex action can include any of setting a block code, sending a letter, setting a collection indicator, or printing a statement message.

22. (original) The system of Claim 8, further comprising:

an audit program that is run when developing a new strategy or modifying control fields.

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23. (original) The system of Claim 2, said account management engine further comprising:

an estimator program for tallying a number of accounts identified by each control table row and the odds or risk quality for these accounts.

24. (original) The system of Claim 1, wherein management database files and control settings are uploaded from said end user client to said central data center for processing.

25. (currently amended) An account management method for applying statistically based automated decision making to relevant account management areas, the method comprising the steps of:

providing a central data center, comprising:

one or more scoring and decision functionality/predictive models for generating decisions;

report records used for testing purposes, said reports generated for most decision areas, wherein said report records contain all account management actions and other information on each account through-out a cycle by a calling program called to compute a new behavior score, sort accounts into treatment groups, and return set of actions, and wherein said report records are input to client systems;

a data warehouse that facilitates the use of said scoring and decision models;

an integratable interface module for facilitating exchange of informational data with said central data center; and

a secure Internet Web site; and

providing an end user client embodied in a personal computer platform for interaction with said central data center and comprising a facility for exchanging information between said central data center and said client via said secure Internet Web site, database files and control settings that are uploaded to a host

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system from said client for processing, and for executing applications which comprise a graphical front-end for graphical views of strategies, strategic portfolio assignments, and scorecard data;

wherein all account management processing is performed at said central data center; and

wherein said cycle comprises a processing order, comprising:

assigning an account to a strategic portfolio;

assigning strategy IDs for decision areas;

calculating a behavior score;

reviewing an account for credit line actions;

reviewing said account for delinquent actions;

reviewing said account for overlimit actions;

writing to a report record files; and returning actions and other data to said calling program.

26. (currently amended) An account management system for applying statistically based automated decision making to relevant account management areas, comprising:

a central data center, comprising:

one or more scoring and decision functionality/predictive models for generating decisions;

report records used for testing purposes, said reports generated for most decision areas, wherein said report records contain all account management actions and other information on each account through-out a cycle by a calling program called to compute a new behavior score, sort accounts into treatment groups, and return set of actions, and wherein said report records are input to client systems;

a data warehouse that facilitates the use of said scoring and decision models;

an account management engine, wherein said account management engine comprises any of:

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a delinquent collections mechanism that reduces delinquencies and that uses collections resources more efficiently by assessing accounts in order of their risk and then queuing them for action accordingly;

a usage limit management mechanism that improves end user profits by expanding usage while controlling risk by allowing an end user to determine whether to assign or adjust usage limits based upon each customer's credit risk;

an authorizations management mechanism that reduces an end user's risk of losses by reviewing account status to determine whether high risk accounts should be hotlined or blocked; and

a marketing communications mechanism that effectively targets cross-sell and retention efforts to maximize end user revenue and minimize risk and churn;

an integratable interface module for facilitating exchange of informational data with said central data center; and

a secure Internet Web site; and

an end user client embodied in a personal computer platform and comprising a facility for interaction with said central data center for exchanging information between said central data center and said client via said secure Internet Web site, for managing database files and control settings that are uploaded to a host system from said client for processing, and for executing applications which comprise a graphical front-end for graphical views of strategies, strategic portfolio assignments, and scorecard data;

wherein all account management processing is performed at said central data ; and

wherein said cycle comprises a processing order, comprising:

assigning an account to a strategic portfolio;

assigning strategy IDs for decision areas;

calculating a behavior score;

reviewing an account for credit line actions;

reviewing said account for delinquent actions;

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reviewing said account for overlimit actions;
writing to a report record files; and returning actions and other data to said
calling program.

27. (currently amended) In an account management system for applying statistically based automated decision making to relevant account management areas, a central data center, comprising:

one or more scoring and decision functionality/predictive models for generating decisions;

one or more report records used for testing purposes, said reports generated for most decision areas, wherein said report records contain all account management actions and other information on each account through-out a cycle by a calling program called to compute a new behavior score, sort accounts into treatment groups, and return set of actions, and wherein said report records are input to client systems;

a data warehouse that facilitates the use of said scoring and decision models;

an account management engine, wherein said account management engine optionally comprises any of:

a delinquent collections mechanism that reduces delinquencies and that uses collections resources more efficiently by assessing accounts in order of their risk and then queuing them for action accordingly;

a usage limit management mechanism that improves end user profits by expanding usage while controlling risk by allowing an end user to determine whether to assign or adjust usage limits based upon each customer's credit risk;

an authorizations management mechanism that reduces an end user's risk of losses by reviewing account status to determine whether high risk accounts should be hotlined or blocked; and

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a marketing communications mechanism that effectively targets cross-sell and retention efforts to maximize end user revenue and minimize risk and churn;

an integratable interface module for facilitating exchange of informational data with said central data center;

a secure Internet Web site; and

an end user client embodied in a personal computer platform for interaction with said central data center and comprising a facility for exchanging information between said central data center and said client via said secure Internet Web site;

wherein all account management processing is performed at said central data center; and

wherein said cycle comprises a processing order, comprising:

assigning an account to a strategic portfolio;

assigning strategy IDs for decision areas;

calculating a behavior score;

reviewing an account for credit line actions;

reviewing said account for delinquent actions;

reviewing said account for overlimit actions;

writing to a report record files; and returning actions and other data to said calling program.

28. (canceled)

29. (currently amended) In an account management system for applying statistically based automated decision making to relevant account management areas, said system comprising a central data center, comprising one or more scoring and decision functionality/predictive models for generating decisions; one or more report records used for testing purposes, said reports generated for most decision areas, wherein said report records contain all account management actions and other information on each account through-out a cycle by a calling

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program called to compute a new behavior score, sort accounts into treatment groups, and return set of actions, and wherein said report records are input to client systems; a data warehouse that facilitates the use of said scoring and decision models; an account management engine, wherein said account management engine optionally comprises any of: a delinquent collections mechanism that reduces delinquencies and that uses collections resources more efficiently by assessing accounts in order of their risk and then queuing them for action accordingly; a usage limit management mechanism that improves end user profits by expanding usage while controlling risk by allowing an end user to determine whether to assign or adjust usage limits based upon each customer's credit risk; an authorizations management mechanism that reduces an end user's risk of losses by reviewing account status to determine whether high risk accounts should be hotlined or blocked; and a marketing communications mechanism that effectively targets cross-sell products and retention of customers efforts to maximize end user revenue and minimize risk and churn; an integratable interface module for facilitating exchange of informational data with said central data center; and a secure Internet Web site; wherein all account management processing is performed at said central data center, an access mechanism comprising:

an end user client comprising a facility embodied in a personal computer platform for interaction with said central data center, for managing database files and control settings that are uploaded to a host system from said client for processing and for executing applications at said client which provide a graphical front-end for graphical views of strategies, strategic portfolio assignments, and scorecard data; and

said facility exchanging information with said central data center via said secure Internet Web site ; and

wherein said cycle comprises a processing order, comprising:

assigning an account to a strategic portfolio;

assigning strategy IDs for decision areas;

calculating a behavior score;

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reviewing an account for credit line actions;
reviewing said account for delinquent actions;
reviewing said account for overlimit actions;
writing to a report record files; and returning actions and other data to said
calling program.

30. (previously presented) The system of Claim 8, wherein each portfolio of said strategic portfolios has an identification number referred to as a strategic portfolio identification number or SPID, wherein accounts are assigned to SPIDs.